Case 09-40435 Doc 1 Filed 10/27/09 Entered 10/27/09 16:33:04 Desc Main Document Page 1 of 46

United States Bankruptcy Court Northern District of Illinois					Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Aidonis, Constantine	Middle):				ebtor (Spouse rgaret Lee	e) (Last, First,	, Middle):
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): AKA Gus Aidonis				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-0330	yer I.D. (ITIN) No./C	omplete EIN	(if mor	our digits or than one, s	tate all)	r Individual-T	Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 913 Manchester Course Geneva, IL	_	ZIP Code	Street 91	Address of			reet, City, and State): ZIP Code
County of Residence or of the Principal Place of		0134	Count	•	ence or of the	Principal Pla	ace of Business:
Kane Mailing Address of Debtor (if different from stre	eet address):				of Joint Debt	tor (if differen	nt from street address):
		ZIP Code	_				ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	 						-
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check ☐ Health Care Bus ☐ Single Asset Rea in 11 U.S.C. § 10 ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other ☐ Tax-Exen	al Estate as de 01 (51B) ker mpt Entity if applicable) exempt organ	ization	defined	er 7 er 9 er 11 er 12 er 13 are primarily co	Petition is Fi	business debts.
Filing Fee (Check on	Code (the Intern		Code).		onal, family, or	household pur Chapter 11	pose."
■ Full Filing Fee attached □ Filing Fee to be paid in installments (application attach signed application for the court's consist is unable to pay fee except in installments. R □ Filing Fee waiver requested (applicable to chattach signed application for the court's consistence.	ble to individuals only ideration certifying the ule 1006(b). See Officianter 7 individuals of	at the debtor ial Form 3A.	Check	Debtor is Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small b aggregate not s or affiliates) ble boxes: being filed w ces of the pla	ness debtor as nusiness debtor ncontingent li) are less than with this petition were solici	s defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed a \$2,190,000.
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					SPACE IS FOR COURT USE ONLY		
1- 50- 100- 200-	□ □ 1,000- 5,001- 10,000	10,001- 25,000 50] 5,001- 0,000	50,001- 100,000	OVER 100,000		
\$0 to \$50,001 to \$100,001 to \$500,001 \$550,000 \$100,000 \$500,000 to \$1		to \$100 to] 100,000,001 \$500 iillion	\$500,000,001 to \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$550,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to		\$500,000,001 to \$1 billion			

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B1 (Official For	m 1)(1/08)	Page 2 01 46	Page 2	
Voluntar	y Petition	Name of Debtor(s): Aidonis, Constantine		
(This page must be completed and filed in every case) Aidonis, Constanting Aidonis, Margaret Lee				
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ac	lditional sheet)	
Location Where Filed:	- None -	Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)	
Name of Debt - None -	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A		khibit B I whose debts are primarily consumer debts.)	
forms 10K a pursuant to S and is reques	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petitioner named have informed the petitioner that [he of 12, or 13 of title 11, United States Con	d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice October 27, 2009	
	Exh	l iibit C		
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	e harm to public health or safety?	
	Exh	nibit D		
_	leted by every individual debtor. If a joint petition is filed, ea	•	a separate Exhibit D.)	
	D completed and signed by the debtor is attached and made	a part of this petition.		
If this is a joi ■ Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.		
	Information Regardin	=		
_	(Check any ap	-	to in this District for 190	
Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.				
	There is a bankruptcy case concerning debtor's affiliate, ge			
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defenda	nt in an action or	
	Certification by a Debtor Who Reside (Check all app		rty	
	Landlord has a judgment against the debtor for possession		complete the following.)	
(Name of landlord that obtained judgment)				
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment to			
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become du	e during the 30-day period	
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(1)).		

B1 (Official Form 1)(1/08) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Constantine Aidonis

Signature of Debtor Constantine Aidonis

X /s/ Margaret Lee Aidonis

Signature of Joint Debtor Margaret Lee Aidonis

Telephone Number (If not represented by attorney)

October 27, 2009

Date

Signature of Attorney*

X /s/ Erick Bohlman

Signature of Attorney for Debtor(s)

Erick Bohlman 6224222

Printed Name of Attorney for Debtor(s)

Bohlman Law Offices PC

Firm Name

780 McArdle Dr.

Suite F

Crystal Lake, IL 60014

Address

Email: eb@bohlmanlaw.com

815-447-9200 Fax: 815-477-9201

Telephone Number

October 27, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Aidonis, Constantine

Aidonis, Margaret Lee

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		1101 them District of Immors	
In re	Constantine Aidonis Margaret Lee Aidonis	Case N	lo.
		Debtor(s) Chapte	er 7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
\Box 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Constantine Aidonis
Constantine Aidonis

Date: October 27, 2009

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

	Constantine Aidonis			
In re	Margaret Lee Aidonis		Case No.	
	-	Debtor(s)	Chapter	7
			_	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Margaret Lee Aidonis Margaret Lee Aidonis

Date: October 27, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Constantine Aidonis,		Case No		
	Margaret Lee Aidonis				
		Debtors	Chapter	7	
			•		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	220,000.00		
B - Personal Property	Yes	3	63,115.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		260,698.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		48,577.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,602.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,555.00
Total Number of Sheets of ALL Schedu	ıles	19			
	To	otal Assets	283,115.00		
			Total Liabilities	309,275.00	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Constantine Aidonis,		Case No.		
	Margaret Lee Aidonis				
		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	4,602.00
Average Expenses (from Schedule J, Line 18)	4,555.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,954.00

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		40,698.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		48,577.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		89,275.00

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B6A (Official Form 6A) (12/07)

In re	Constantine Aidonis,	Case No.
	Margaret Lee Aidonis	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim	
913 Manchester Course, Geneva, IL 60134	Fee simple	J	220,000.00	260,698.00	

Sub-Total > 220,000.00 (Total of this page)

Total > 220,000.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Constantine Aidonis,	Case No.
	Margaret Lee Aidonis	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	С	cash with debtors	Н	40.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	С	checking account with National City, St. Charles, IL	J	900.00
			Savings account with National City, St. Charles, IL	J	870.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	N	lisc. household goods with debtors	J	1,200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	N	lisc. books and CD's with debtors	J	1,000.00
6.	Wearing apparel.	M	lisc. clothes with debtors	J	600.00
7.	Furs and jewelry.	M	lisc. jewelry with debtors	J	1,700.00
8.	Firearms and sports, photographic, and other hobby equipment.	В	likes	J	300.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or		erm life insurance with Prudential Financial, Inc., lewark, NJ	W	0.00
refund value of each.			erm life insurance with Sun America, Woodland Hills, A	Н	0.00
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total > 6,610.00
(Total of this page)

² continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Constantine Aidonis,	Case No.
	Margaret Lee Aidonis	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or	4	401(k) with Prudential Financial, Inc., Newark, NJ	Н	51,000.00
	other pension or profit sharing plans. Give particulars.		401(k) with ING Life Insurance Annuity Company, Harford, CT	W	1,500.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(Tota	Sub-Tota al of this page)	al > 52,500.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Constantine Aidonis,
	Margaret Lee Aidonis

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	200	0 Dodge Caravan with 80,000 miles	J	2,060.00
	other vehicles and accessories.	199	8 Dodge Stratus with 42,000 miles	J	1,945.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Χ			
31.	Animals.	Х			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

4,005.00

Total >

63,115.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re	Constantine Aidonis,
	Margaret Lee Aidonis

Case No.		
Case No.		

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions	to	which	debtor	is	entitled	under:
(Check one box)						

 \square Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 913 Manchester Course, Geneva, IL 60134	735 ILCS 5/12-901	30,000.00	220,000.00
Cash on Hand Cash with debtors	735 ILCS 5/12-1001(b)	40.00	40.00
<u>Checking, Savings, or Other Financial Accounts, Certic</u> Checking account with National City, St. Charles, IL	ficates of Deposit 735 ILCS 5/12-1001(b)	900.00	900.00
Savings account with National City, St. Charles, IL	735 ILCS 5/12-1001(b)	870.00	870.00
Household Goods and Furnishings Misc. household goods with debtors	735 ILCS 5/12-1001(b)	1,200.00	1,200.00
Books, Pictures and Other Art Objects; Collectibles Misc. books and CD's with debtors	735 ILCS 5/12-1001(a)	1,000.00	1,000.00
Wearing Apparel Misc. clothes with debtors	735 ILCS 5/12-1001(a)	600.00	600.00
Furs and Jewelry Misc. jewelry with debtors	735 ILCS 5/12-1001(b)	1,700.00	1,700.00
Firearms and Sports, Photographic and Other Hobby I Bikes	Equipment 735 ILCS 5/12-1001(b)	300.00	300.00
Interests in Insurance Policies Term life insurance with Prudential Financial, Inc., Newark, NJ	735 ILCS 5/12-1001(f)	100%	0.00
Term life insurance with Sun America, Woodland Hills, CA	735 ILCS 5/12-1001(f)	100%	0.00
Interests in IRA, ERISA, Keogh, or Other Pension or P 401(k) with Prudential Financial, Inc., Newark, NJ	rofit Sharing Plans 735 ILCS 5/12-1006	100%	51,000.00
401(k) with ING Life Insurance Annuity Company, Harford, CT	735 ILCS 5/12-704	100%	1,500.00
Automobiles, Trucks, Trailers, and Other Vehicles 2000 Dodge Caravan with 80,000 miles	735 ILCS 5/12-1001(c)	2,060.00	2,060.00
1998 Dodge Stratus with 42,000 miles	735 ILCS 5/12-1001(c)	1,945.00	1,945.00

Total: 93,115.00 283,115.00

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B6D (Official Form 6D) (12/07)

In re	Constantine Aidonis,	Case No.
	Margaret Lee Aidonis	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE B T O R	Hu W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH-ZGEZH	UNLIQUIDAT	ΙρΙ	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
Account No. xxxxxx3585 Central Mortgage Co Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034		J	Opened 10/01/05 Last Active 7/08/09 Second Mortgage 913 Manchester Course, Geneva, IL 60134 Value \$ 220,000.00	Т	T E D		22,300.00	22,300.00	
Account No. xxx7922 Wilshire Credit Corp Attention: Bankruptcy Department Po Box 8517 Portland, OH 97207		J	Opened 9/01/06 Last Active 7/31/09 First Mortgage 913 Manchester Course, Geneva, IL 60134 Value \$ 220,000.00				238,398.00	18,398.00	
Account No.			Value \$				233,600.33	10,000.00	
Account No.			Value \$						
0 continuation sheets attached			S (Total of th		260,698.00	40,698.00			
	Total 260,698.00 40,698.00 (Report on Summary of Schedules)								

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B6E (Official Form 6E) (12/07)

•			
In re	Constantine Aidonis,	Case No.	
	Margaret Lee Aidonis		
_		Debtors	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report thi total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. $11 \text{ U.S.C.} \$ 507(a)(3)$.
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. \S 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Constantine Aidonis,		Case No.
	Margaret Lee Aidonis		
		Debtors	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	C	Ų	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	COD EBTOR	J H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	ONT I NG E NT	N L Q U L D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx2579			Opened 7/01/08	T	A T E D		
Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		Н	CollectionAttorney Hsbc Card Services lii Inc		D		3,399.00
Account No. xxxx3970		$^{+}$	Opened 9/01/08 Last Active 12/05/08		+	+	
Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		J	CollectionAttorney Hsbc Card Services lii Inc				768.00
Account No. xxx5755		+	01 Hsbc	+	+	+	
Atlantic Crd P O Box 13386 Roanoke, VA 24033		J					
							3,061.00
Account No. xxxxxx8001 Barclays Bank Delaware Attention: Customer Support Department Po Box 8833 Wilmington, DE 19899		J	Opened 4/01/06 Last Active 5/30/08 CreditCard				1,953.00
_5 _ continuation sheets attached	•	1	(Total o	Sub f this			9,181.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Constantine Aidonis,	Case No.
	Margaret Lee Aidonis	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	Гс	Hu	sband, Wife, Joint, or Community		сΤ	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE.	M	CONFINGEN	LLQULD	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx8000			Opened 3/01/06 Last Active 3/31/08 CreditCard		- 1	A T E D	Ī	
Barclays Bank Delaware Attention: Customer Support Department Po Box 8833 Wilmington, DE 19899		Н						1,557.00
Account No. xxxx7026	T		Opened 9/01/08					
Calvary Portfolio Services Attention: Bankruptcy Department Po Box 1017 Hawthorne, NY 10532		Н	CollectionAttorney Washington Mutual Bank					1,363.00
Account No. xxxxxxxx0792			Opened 5/01/07 Last Active 5/12/08 CreditCard					
Cap One Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		Н	Cieulicaiu					1,683.00
Account No. xxxxxxxx2831			Opened 10/01/07 Last Active 5/15/08		1			
Cap One Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		Н	CreditCard					1,434.00
Account No. xxxxxxxx8896	Ţ		Opened 4/01/02 Last Active 6/12/08		+			
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		J	CreditCard					5,838.00
Sheet no. 1 of 5 sheets attached to Schedule of		_		Su	bto	otal	l	44.075.00
Creditors Holding Unsecured Nonpriority Claims			(To	tal of thi	s p	ago	e)	11,875.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Constantine Aidonis,	Case No
	Margaret Lee Aidonis	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	I c	Ни	sband, Wife, Joint, or Community	1	С	Ιυ	П	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	D	CONFINGEN	UNLLQULDA		AMOUNT OF CLAIM
Account No. xxxx-xxxx-4466			Opened 5/01/06 Last Active 2/20/09 CreditCard		Т	A T E D		
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		Н	CreditCard	-		D		1,004.00
Account No. xxxxxxxxxxxx0181	╁		Opened 5/01/00 Last Active 8/02/09					
Chase - Cc Attention: Bankruptcy Department Po Box 15298 Wilmington, DE 19850		J	CreditCard					2,805.00
Account No. xxxxxxxxxxx2332			Opened 8/01/07 Last Active 2/15/09					
Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		Н	ChargeAccount					1,620.00
Account No. xxxxxxxxxxxx2775	t		Opened 10/01/90 Last Active 2/15/09					
Exxon Mobile/GE Consumer Finance Po Box 103104 Roswell, GA 30076		J	CreditCard					604.00
Account No. xxxxxxxx3057			Opened 10/01/05 Last Active 2/16/09				Н	
GEMB / Old Navy Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		J	ChargeAccount					358.00
Sheet no. 2 of 5 sheets attached to Schedule of		_		Sı	ubt	ota	ıl	6 204 00
Creditors Holding Unsecured Nonpriority Claims			(T	otal of th	is	pag	ge)	6,391.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Constantine Aidonis,	Case No.
	Margaret Lee Aidonis	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	С	Hu	sband, Wife, Joint, or Community	Тс	Ιυ	Т	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N L I Q U I D A	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx1005			Opened 5/01/07 Last Active 2/24/09 ChargeAccount	Ī	E		
Gemb/care Credit Attn: Bankruptcy Po Box 103106 Roswell, GA 30076		J	ChargeAccount				1,554.00
Account No. xxxxxxxxxxx5351			Opened 3/01/06 Last Active 8/02/08		\vdash	+	,
Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197		Н	CreditCard				1,625.00
Account No. xxxxxx6112	T		Opened 7/01/07 Last Active 2/16/09		t		
Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197		Н	CreditCard				833.00
Account No. xxxxxxxx4252	T		Opened 10/01/05 Last Active 2/23/09				
Kohls/chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		J	CreditCard				683.00
Account No. xxx5005			Opened 5/01/09				
Lhr Inc 56 Main St Hamburg, NY 14075		J	FactoringCompanyAccount Juniper Bank				1,953.00
Sheet no. 3 of 5 sheets attached to Schedule of				Sub	tet	 al	1,000.00
Creditors Holding Unsecured Nonpriority Claims			(Total of				6,648.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Constantine Aidonis,	Case No	
	Margaret Lee Aidonis		

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	l c	Ни	sband, Wife, Joint, or Community	Tc	Lii	D	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIQUID	SPUTED	AMOUNT OF CLAIM
Account No. xxx4834			Opened 5/01/09	Т	A T E D		
Lhr Inc 56 Main St Hamburg, NY 14075		Н	FactoringCompanyAccount Juniper Bank				1,558.00
Account No. xxxxxxxxxxxxxx3153	┢		Opened 8/01/04 Last Active 2/20/09	+		 	
Lowes / MBGA Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076		J	ChargeAccount				1,188.00
Account No. xxxxxxxxxxxx829	\vdash		Opened 6/01/07 Last Active 5/13/08	+		+	
Merrick Bank Po Box 5000 Draper, UT 84020		J	CreditCard				2,136.00
Account No. xxxxxxxxxxx6468			Opened 5/01/07 Last Active 5/15/08	+		+	,
Merrick Bank Po Box 5000 Draper, UT 84020		J	CreditCard				1,860.00
Account No. xxxx-xxxx-3789			Opened 4/01/09	+	+	 	.,555.00
Portfolio Rc Attn: Bankruptcy 120 Corporate Blvd Suite 100 Norfolk, VA 23502		Н	FactoringCompanyAccount Hsbc Card Services lii Inc.				682.00
Sheet no4 of _5 sheets attached to Schedule of	<u> </u>			Sub	tota	ı al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				7,424.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Constantine Aidonis,	Case No.
	Margaret Lee Aidonis	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. xxxx8800 State Farm Financial S Attn: BCC-DTB5 112 E Washington St Bloomington, IL 61701	CODEBTOR	J Hw H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. Opened 7/23/03 Last Active 5/13/08 CreditCard	COZH-ZGEZH	UNLIQUIDATED	T E	AMOUNT OF CLAIM
Account No. xxx8034 Tele-collection System 2 Transam Plaza Dr Ste 3 Oakbrook Terrace, IL 60181		Н	Opened 9/01/08 CollectionAttorney Village Of Hoffman Estates				150.00
Account No. xxxxxxxx1489 Tnb-visa Po Box 9475 Minneapolis, MN 55440		Н	Opened 3/01/02 Last Active 5/29/08 CreditCard				1,374.00
Account No. xxxxxxxx1179 Wash Mutual/providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29601		J	Opened 6/01/96 Last Active 8/21/09 CreditCard				651.00
Account No.							
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt his p			7,058.00
			(Report on Summary of So		`ota lule		48,577.00

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B6G (Official Form 6G) (12/07)

In re	Constantine Aidonis,	Case No.
	Margaret Lee Aidonis	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-40435 Doc 1 Filed 10/27/09 Entered 10/27/09 16:33:04 Desc Main Document Page 24 of 46

B6H (Official Form 6H) (12/07)

In re	Constantine Aidonis,	Case No
	Margaret Lee Aidonis	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

	Constantine Aidonis			
In re	Margaret Lee Aidonis		Case No.	
		Debtor(s)	_	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS O	F DEBTOR AN	D SPOU	JSE		
	RELATIONSHIP(S):	AGE	` '			
Married	Son		15			
	Daughter		16			
Employment:	DEBTOR			SPOUSE		
	ales Representative	Cook				
	linckly Springs		c. and	Affiliated Co	mpanie	es
	7 years	5 years				
	440 Hamilton Avenue	9801 Wash				
	rlington Heights, IL 60004	Gaithersbu	ırg, ME	20878		
	ojected monthly income at time case filed)			DEBTOR		SPOUSE
1. Monthly gross wages, salary, and co	ommissions (Prorate if not paid monthly)		\$	4,665.00	\$	1,703.00
2. Estimate monthly overtime			\$	0.00	\$	0.00
2 CLYDTOTAL		Г	\$	4,665.00	\$	1,703.00
3. SUBTOTAL		L	<u>э — — </u>	4,000.00	" —	1,700.00
4. LESS PAYROLL DEDUCTIONS		_				
a. Payroll taxes and social securi	itv		\$	636.00	\$	211.00
b. Insurance	···y		\$	460.00	\$	0.00
c. Union dues			\$ 	0.00	<u> </u>	39.00
	Detailed Income Attachment		\$	352.00	\$	68.00
5. SUBTOTAL OF PAYROLL DEDU	JCTIONS	Γ	\$	1,448.00	\$_	318.00
6. TOTAL NET MONTHLY TAKE H	HOME PAY		\$	3,217.00	\$_	1,385.00
7. Regular income from operation of b	ousiness or profession or farm (Attach detailed states	ment)	\$	0.00	\$	0.00
8. Income from real property	•		\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
	payments payable to the debtor for the debtor's use of	or that of			_	
dependents listed above			\$	0.00	\$	0.00
11. Social security or government assi	stance					
(Specify):			\$	0.00	\$ _	0.00
		<u> </u>	\$	0.00	\$	0.00
12. Pension or retirement income			\$	0.00	\$	0.00
13. Other monthly income						
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$_	0.00
14. SUBTOTAL OF LINES 7 THRO	UGH 13		\$	0.00	\$_	0.00
	E (Add amounts shown on lines 6 and 14)		\$	3,217.00	\$_	1,385.00
	HLY INCOME: (Combine column totals from line 1	15)		\$	4,602	2.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6I (Official Form 6I) (12/07)

	Constantine Aidonis			
In re	Margaret Lee Aidonis		Case No.	
		Debtor(s)		

$\underline{\textbf{SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)}}$

Detailed Income Attachment

Other Payroll Deductions:

Health Spending Acct	 229.00	\$ 0.00
401K loan	\$ 115.00	\$ 0.00
Life Insurance	\$ 6.00	\$ 0.00
LTD	\$ 2.00	\$ 0.00
401K	\$ 0.00	\$ 68.00
Total Other Payroll Deductions	\$ 352.00	\$ 68.00

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B6J (Official Form 6J) (12/07)

	Constantine Aidonis			
In re	Margaret Lee Aidonis		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	The averag	
expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22 Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple		a sahadula of
expenditures labeled "Spouse."	ne a separai	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,800.00
a. Are real estate taxes included? Yes X No No		
b. Is property insurance included? Yes No _X_	Φ.	050.00
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	50.00
c. Telephone d. Other See Detailed Expense Attachment	\$ \$	30.00 275.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	750.00
5. Clothing	\$ 	150.00
6. Laundry and dry cleaning	\$ 	75.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
10. Charitable contributions	\$	50.00
11. Insurance (not deducted from wages or included in home mortgage payments)	-	
a. Homeowner's or renter's	\$	60.00
b. Life	\$	65.00
c. Health	\$	0.00
d. Auto	\$	118.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	-	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other Second Mortgage	\$	142.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming, Haircuts, etc.	\$	40.00
Other Educational Expenses	\$	150.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,555.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:20. STATEMENT OF MONTHLY NET INCOME	-	
	¢	4 602 00
a. Average monthly income from Line 15 of Schedule Ib. Average monthly expenses from Line 18 above	\$	4,602.00 4,555.00
b. Average monthly expenses from Line 18 abovec. Monthly net income (a. minus b.)	\$	47.00
o. monding not modific (a. minus o.)	Ψ	11.50

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B6J (Official Form 6J) (12/07)

Constantine Aidonis

	Constantine Aldonis			
In re	Margaret Lee Aidonis		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

Cell Phone	 150.00
Garbage	\$ 40.00
Internet	\$ 25.00
Cable/Satellite	\$ 60.00
Total Other Utility Expenditures	\$ 275.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

Constantine Aidonis In re Margaret Lee Aidonis			Case No.		
		Debtor(s)	 Chapter	7	
			-		

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

			ad the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	October 27, 2009	Signature	/s/ Constantine Aidonis Constantine Aidonis Debtor
Date	October 27, 2009	Signature	/s/ Margaret Lee Aidonis Margaret Lee Aidonis Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

	Constantine Aidonis			
In re	Margaret Lee Aidonis		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$37,319.00	2009 Debtor Employment Income
\$6,691.00	2009 Joint Debtor Employment Income
\$60,185.00	2008 Debtor and Joint Debtor Employment Income
\$59,712.00	2007 Debtor and Joint Debtor Employment Income

SOURCE

AMOUNT

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$2,517.00	SOURCE 2009 Unemployment Income
\$1,967.00	2008 Unemployment Income
\$1.170.00	2007 Unemployment Income

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
DATE OF PAYMENT
AMOUNT PAID
OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
NATURE OF PROCEEDING
Capital One vs Gus Aidonis aka Constantine Aidonis, 09SC000924

COURT OR AGENCY
AND LOCATION
The Sixteenth Judicial Circuit of Illinois, Kane County, Illinois
DISPOSITION
The Sixteenth Judicial Circuit of Illinois, Kane County, Illinois

Calvary Portfolio Investments Collection The Sixteenth Judicial Circuit of Pending vs Constantine & Margaret Lee Illinois, Kane County, Illinois
Aidonis, 09SC004097

3

CAPTION OF SUIT
AND CASE NUMBER
State Farm Financial vs Gus

NATURE OF PROCEEDING

Collection

AND LOCATION DISPOSITI
The Sixteenth Judicial Circuit of Judgment

COURT OR AGENCY

STATUS OR DISPOSITION

Aidonis aka Constantine Aidonis. 09SC004218 The Sixteenth Judicial Circuit of

Illinois, Kane County, Illinois

HSBC Bank Navada vs Constantine & Margaret Aidonis, 09SC005459 Collection The Sixteenth Judicial Circuit of Pending

Illinois, Kane County, Illinois

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF

OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

DESCRIPTION AND VALUE OF

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Bohlman Law Offices PC 780 McArdle Dr. Suite F Crystal Lake, IL 60014 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 9/8/2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,300.00 (plus costs)

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

5

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

ENVIRONMENTAL NAME AND ADDRESS OF DATE OF

SITE NAME AND ADDRESS NOTICE **GOVERNMENTAL UNIT** LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL**

GOVERNMENTAL UNIT NOTICE SITE NAME AND ADDRESS LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

BEGINNING AND (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED Case 09-40435 Doc 1 Filed 10/27/09 Entered 10/27/09 16:33:04 Desc Main

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None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

DATES SERVICES RENDERED NAME **ADDRESS**

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY DATE OF INVENTORY **RECORDS**

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NATURE OF INTEREST NAME AND ADDRESS PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

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23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 8

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 27, 2009	Signature	/s/ Constantine Aidonis
			Constantine Aidonis
			Debtor
Date	October 27, 2009	Signature	/s/ Margaret Lee Aidonis
			Margaret Lee Aidonis
			Ioint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

		1 (01 0110111 2015			
Constantine A					
In re Margaret Lee	Aidonis	Т	Debtor(s)	Case No.	7
		L	Deptor(s)	Chapter	
D. D. D. J.		DIVIDUAL DEBTO			
		the estate. (Part A n		ed for EAC	H debt which is secured by
Property No. 1					
Creditor's Name: Central Mortgage Co			Describe Property Solution 913 Manchester Cour		
Property will be (check	one):	■ Retained			
If retaining the property ■ Redeem the pro □ Reaffirm the de □ Other. Explain	perty bt		oid lien using 11 U.S.C.	. § 522(f)).	
Property is (check one) Claimed as Exe			☐ Not claimed as exe	empt	
			1		
Property No. 2					
Creditor's Name: Wilshire Credit Corp			Describe Property So 913 Manchester Cour		
Property will be (check	one):	■ Retained			
If retaining the property ■ Redeem the pro □ Reaffirm the de □ Other. Explain	perty bt		oid lien using 11 U.S.C.	. § 522(f)).	
Property is (check one) Claimed as Exe			☐ Not claimed as exe	empt	
PART B - Personal pro Attach additional pages		pired leases. (All three	columns of Part B mus	st be complete	d for each unexpired lease.
Property No. 1					
Lessor's Name: -NONE-		Describe Leased Pro	operty:	Lease will be U.S.C. § 365	Assumed pursuant to 11 (p)(2):

□ YES

 \square NO

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B8 (Form 8) (12/08) Page 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	October 27, 2009	Signature	/s/ Constantine Aidonis
			Constantine Aidonis
			Debtor
Date	October 27, 2009	Signature	/s/ Margaret Lee Aidonis
		-	Margaret Lee Aidonis
			Ioint Debtor

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Document Page 40 of 46 United States Bankruptcy Court Northern District of Illinois

	Constantine Aidonis			
In re	Margaret Lee Aidonis		Case No.	
		Debtor(s)	Chapter	7

In re	Margaret Lee Aidonis		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPEN	NSATION OF ATTOR	NEY FOR DI	EBTOR(S)
C	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru compensation paid to me within one year before the fillible rendered on behalf of the debtor(s) in contemplation of	ing of the petition in bankruptcy,	, or agreed to be pa	id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,300.00
	Prior to the filing of this statement I have received		\$	1,300.00
	Balance Due		\$	0.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed comp	pensation with any other person t	unless they are men	nbers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name			
5. I	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspects	s of the bankruptcy	case, including:
8	a. [Other provisions as needed]			
6. I	By agreement with the debtor(s), the above-disclosed fee	e does not include the following	service:	
		CERTIFICATION		
	I certify that the foregoing is a complete statement of any pankruptcy proceeding.	y agreement or arrangement for p	payment to me for r	epresentation of the debtor(s) in
Dated	d: October 27, 2009	/s/ Erick Bohlman		
		Erick Bohlman 6224		
		Bohlman Law Office 780 McArdle Dr.	es PC	
		Suite F		

Crystal Lake, IL 60014 815-447-9200 Fax: 815-477-9201

eb@bohlmanlaw.com

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Erick Bohlman 6224222	X /s/ Erick Bohlman	October 27, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:	·	
780 McArdle Dr.		
Suite F		
Crystal Lake, IL 60014		
815-447-9200		
eb@bohlmanlaw.com		
Control I (We), the debtor(s), affirm that I (we) have received	ertificate of Debtor eived and read this notice.	
Constantine Aidonis		
Margaret Lee Aidonis	X /s/ Constantine Aidonis	October 27, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Margaret Lee Aidonis	October 27, 2009
	Signature of Joint Debtor (if any)	Date

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United States Bankruptcy Court Northern District of Illinois

	Constantine Aidonis					
In re	Margaret Lee Aidonis	D.1(()	_ Case No.	7		
		Debtor(s)	Chapter	_7		
	VERIFICATION OF CREDITOR MATRIX					
		Number of C	Creditors: _	26		
	(our) knowledge.	hereby verifies that the list of credito	is is true and	correct to the best of my		
Date:	October 27, 2009	/s/ Constantine Aidonis				
Date.	0000001 21, 2000	Constantine Aidonis				
		Signature of Debtor				
Date:	October 27, 2009	/s/ Margaret Lee Aidonis				
		Margaret Lee Aidonis				
		Signature of Debtor				

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

Atlantic Crd P O Box 13386 Roanoke, VA 24033

Barclays Bank Delaware Attention: Customer Support Department Po Box 8833 Wilmington, DE 19899

Blatt, Hasenmiller, Leibsker & Moor 125 S. Wacker Drive Suite 400 Chicago, IL 60606

Calvary Portfolio Services Attention: Bankruptcy Department Po Box 1017 Hawthorne, NY 10532

Cap One Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Central Mortgage Co Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034

Chase - Cc Attention: Bankruptcy Department Po Box 15298 Wilmington, DE 19850 Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Exxon Mobile/GE Consumer Finance Po Box 103104 Roswell, GA 30076

Freedman, Anselmo, Lindberg & Rappe 1807 West Diehl Road Suite 333 Naperville, IL 60566-7107

GEMB / Old Navy Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

Gemb/care Credit Attn: Bankruptcy Po Box 103106 Roswell, GA 30076

Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197

Kohls/chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Lhr Inc 56 Main St Hamburg, NY 14075

Lowes / MBGA Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076

Merrick Bank Po Box 5000 Draper, UT 84020 Portfolio Rc Attn: Bankruptcy 120 Corporate Blvd Suite 100 Norfolk, VA 23502

State Farm Financial S Attn: BCC-DTB5 112 E Washington St Bloomington, IL 61701

Tele-collection System 2 Transam Plaza Dr Ste 3 Oakbrook Terrace, IL 60181

Tnb-visa Po Box 9475 Minneapolis, MN 55440

Wash Mutual/providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29601

Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603

Wilshire Credit Corp Attention: Bankruptcy Department Po Box 8517 Portland, OH 97207